



Training module 3.

Ethical and Solidarity Finance and Resources

This document is part of a package of 3 training modules aimed at promoting the Social Solidarity Economy at the level of Initial Vocational and Educational Training (IVET). It is an intellectual output resulting from the project “Social and Solidarity Economy in Europe: affirming a new paradigm through IVET curricula innovation” (September 2016 – August 2018), co-funded by the Erasmus+ programme.

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0. INTRODUCTION

This document is the third part of a package of training modules aimed at promoting the Social Solidarity Economy at the level of Initial Vocational and Educational Training. This package is composed by the following training modules:

- Module 1. Social Solidarity Economy Values and Principles
- Module 2. Democratic Management in the Social Solidarity Economy
- Module 3. Ethical and Solidarity Finance and Resources

Who are these training modules for?

These training modules are a tool for trainers working in initial vocational and educational training (IVET). IVET covers several pathways through the education system, usually before entering working life, and can start at age 14 and be stretched out potentially to age 25 (age limits differ from country to country in the European landscape).

It can equally serve as reference for other professionals operating at different levels of the training and education system.

The modules are also useful for people and organisations working in the Social Solidarity Economy and who have an interest in developing actions in the field of education and training.

Who developed these modules?

These modules are intellectual outputs resulting from collaborative work among 8 organisations from different European

countries, who gathered under the project “Social and Solidarity Economy in Europe: affirming a new paradigm through IVET curricula innovation” (September 2016 – August 2018), co-funded by the Erasmus+ programme of the European Union.

Why have we developed these modules?

We believe that it is crucial to invest in the education and training of future generations so that young people can grow up as citizens who develop their professional activity with a more critical view on the current economic system. For this we need a more innovative IVET curricula, which promotes discussion around alternative socio-economic models and paradigms – such as the Social Solidarity Economy (SSE).

SSE – as a social movement and as a professional context – aims at personal development and emancipation as well as social justice. In this perspective, these modules will support trainers working with young people in developing their professional activity with an enlarged perspective including these SSE aims, possibly inside SSE organisations.

The SSE is still an emerging theme and still largely unknown by the society at large, and it is thus absent from curricula at the level of IVET in most European countries. These modules aim to be a first step in organizing a relevant and meaningful training structure both at national and European levels.

What is the Social Solidarity Economy?

The Social Solidarity Economy is an economy aimed at a different form of development from the mainstream profit-oriented one. It includes organisations whose purpose is more focused on social

and environmental value rather than the search for financial gain and growth.

Social Solidarity Economy is a way to satisfy human needs through economic activities – such as production and exchange of services – that reinforce values of social justice, ecological sustainability, cooperation, mutuality, community and democracy. It is expressed by a constellation of networked grassroots groups, civic organisations, consumer and producer-based platforms, cooperative and social enterprises, and collaborative public institutions.¹

The Social Solidarity Economy is already happening through thousands of citizens' initiatives, solidarity practices and collaborative networks all over Europe and in various parts of the world. It increasingly asserts itself as a vibrant and promising socio-economic model.

How to use the modules?

These modules are to be included as modular parts in existing IVET courses, namely in the fields of economics, management, financial and social area. They can be used with flexibility, depending on the profile of trainees and on the degree of autonomy that trainers have in each country to reformulate or add parts to the curricula of existing training courses.

The 3 training modules should be ideally implemented together in a sequential way, allowing for a deeper and more comprehensive understanding of how the SSE functions. This module 3 should always be preceded by module 1 (which sets the general framework of the SSE so that specific contents on finance and resources can be more accurately understood).

Below you can find:

- The general structure of the Module 3. Ethical and Solidarity Finance and Resources, including its duration, general purpose, specific learning outcomes, key words, and contents
- A list of existing resources which can be used as inspiration and inputs for trainers who will develop the full contents and learning activities adapted to their training context
- Tips for trainers to promote innovative pedagogical approaches
- A glossary including relevant keywords from all 3 modules
- Case studies from different European countries presenting real-life examples around the values and principles of the SSE
- Additional examples useful for trainers.

All these materials can be a reference to those wishing to implement training and education activities focusing on the Social and Solidarity Economy. Beyond IVET, they can also be used as starting points or inspiration for the development of other education and training activities in other levels of the education and training system.

¹ Adapted from RIPESS (2015). Global Vision for a Social Solidarity Economy: Convergences and Differences in Concepts, Definitions and Frameworks.

Available at: http://www.ripess.org/wp-content/uploads/2015/02/RIPESS_Global-Vision_EN.pdf

1. TRAINING MODULE 3

TITLE	Ethical and Solidarity Finances and Resources
DURATION	30 hours (suggested duration; each trainer can adapt the duration according to specific needs)
GENERAL PURPOSE	<p>The main purpose of the training module “Ethical and Solidarity Finance and Resources” is to clarify the meaning, principles, mechanism and tools of Ethical and Solidarity Finance.</p> <p>The learners will be introduced to different perspectives about Social and Solidarity Economy and will learn about opportunities and transformative potential of Ethical and Solidarity Finance as a pathway to societal change.</p>
SPECIFIC LEARNING OUTCOMES	<ul style="list-style-type: none"> – Address the definition and meaning of Ethical and Solidarity Finance. – Highlight the importance to deal with Ethical and Solidarity Finance. – Identify key findings and examples of good practices in the field of Ethical and Solidarity Financing and Resources for the promotion of the Social Solidarity Economy. – Create Solidarity Communication and Network as one of the important condition for the functioning of Social Solidarity Economy and Ethical and Solidarity Finance – Have greater insight into the potential role of the Ethical and Solidarity Finance ecosystem including providers of finance, social enterprises and stakeholders who participated in the Social Solidarity Economy. – Contribution and impact of ethical and solidarity investment and resourcing activities to a more stable and inclusive financial system. – Understand the complexity of resources used by SSE-monetary and non-monetary resources: social capital voluntary work, partnerships/networks, donations, payment in kinds, local currency, public funds.
KEY WORDS	<ul style="list-style-type: none"> – Ethical and Solidarity Finance – Social finance – Social capital – Financial instrument – Financial sustainability – Mainstream investment – Social impact – Ethical and solidarity investment

	<ul style="list-style-type: none"> – Social Solidarity Economy organisations – Social and Solidarity Economy – Values-based banks (sometimes known as social banks) – Financial and non-financial resources
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<p>CONTENTS</p>	<p>General understanding of social solidarity sector: <i>(the section is optional and important for those who do not have an understanding of Social and Solidarity Economy)</i></p> <ul style="list-style-type: none"> ▪ definition about social solidarity economy; ▪ main principles of social solidarity economy organisations; ▪ key concepts of Social and Solidarity Economy ▪ different examples of social solidarity economy organisations; ▪ contribution (multi-dimensional impact) of social solidarity economy organisations. <p>1. Resources beyond money: from scarcity to abundance:</p> <ul style="list-style-type: none"> ▪ What type of resources Social and Solidarity Economy needs: ▪ Examples of financial resources (benefits and costs): loans, grants, subsidies, donations, shares, guarantees, charity bonds ▪ Example of non-financial resources: intellectual capacity, social relations, social capital, expertise, networks, local exchange system, local currency, cultural heritage, environmental resources, voluntary work, crowd funding ▪ How to assure the coherence between the mission, needs and necessary resources for social solidarity economy organisations; ▪ The importance of a mix of resources for social solidarity economy organisations: financial and non-financial resources; <p>2. The role of money and the main characteristic of financial mainstream system:</p> <ul style="list-style-type: none"> ▪ How does money were created and the traditional role of money; ▪ Main characteristics of financial mainstream system <p>3. Ethical and Solidarity Finance: What is it? Why do it?</p> <ul style="list-style-type: none"> ▪ Definition of Ethical and Solidarity Finance; ▪ Definition of Social Finance; ▪ What differentiate Ethical Finance from Solidarity Finance and
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	<p>Social Finance;</p> <ul style="list-style-type: none"> ▪ The main difference between financial mainstream system and ethical and solidarity finance system (values and principles); ▪ Examples of ethical and solidarity finance instruments; <p>4. Key components in Ethical and Solidarity Finance ecosystem:</p> <ul style="list-style-type: none"> ▪ Main spheres of the environment that affect social services - regulation and policies sphere, market sphere, culture sphere ▪ Actors involved in ethical and solidarity finance - social enterprises, social investors, public sector ▪ The social impact - an important element to measure the success of social solidarity economy organisations. Find a valuable business model.
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2. PEDAGOGICAL APPROACH – TIPS FOR TRAINERS

Along with the previous training module structure, the pedagogical approach is decisive for the quality of the training. Here are some practical tips which are useful for trainers wishing to implement SSE training courses/sessions.

Tip 1. Ensure a tailored approach | The training in SSE must always be accurately adapted to the profile of trainees, both in terms of contents and methodology. The training structure presented here should be seen as a starting point, from which a clearly adapted training programme must be developed. A tailored training programme should respond to:

- the specific objectives defined for a particular training course/session
- the cultural/political/social characteristics of SSE in each country/region
- IVET institutional framework and organisations in each country/region
- adaptations to other educational levels beyond IVET (non-formal learning, training for adults, etc.)
- to have basic educational background in the field of finance which is important to understand the content of the module.

For those who do not feel confident we recommend trainers to evaluate before the training the level of knowledge of some specific economic terms (ex: bank guarantees, cash flow, costs, dividends, income, interest rate, loan, revenue, profit, price) and if needed to organise a specific training session to explain the terminology.

Only a tailored approach will ensure maximum benefit is extracted from the training structure presented here.

Tip 2. Focus on active training methodologies | Active methodologies imply an engaged participation from both trainees and trainer. These are some examples:

- team work/exercises
- group discussions/brainstorming/problem solving

- analysis of practical examples/stories/case studies
- presentations from guests/visitors
- outdoor field visits.

Active methodologies are crucial to promote:

- a strong interaction/participation within the group
- effective links between theory/practice and concepts/real life examples
- trainees' understanding of contents
- trainees' motivation;
- building confidence among participants;
- building critical thinking;
- encourage social cohesion among the participants.

When implementing the training try to avoid having insufficient time for discussion, reading long documents, listening to long explanations and any other form of lack of interactivity between trainees/trainers.

Active methodologies need a smart and adapted implementation in order to be successful (i.e. achieve a good level of participation and comprehension of contents from trainees). Trainers should prepare in advance. Trainers' capacity to make relevant use of trainees' inputs and perspectives, to promote synthesis and to create a productive link between trainees' inputs and the training contents is very crucial. It helps to clarify specific terminology and improve trainees understanding of the contents.

If the training is provided by 2 or more trainers, it is important for them to agree in advance the content they will address and the working methodology.

Regarding the examples used by trainers, it is important that each trainer to select relevant examples. The examples presented by different trainers should not be repeated, in order to avoid the boredom of the participants, and also to assure the correct use of time.

Given that the thematic of Social Solidarity economy is not a neutral one (it can be approached from several ideological perspectives), it is important that trainers to accommodate in advance their perspectives. Different definitions and approaches used by trainers will increase the level of confusion among the participants.

Trainers should use an active methodology also to resume the key concepts (ex: *involving participants to explain some concepts or to solve comment some situations*).

It is very important the trainers to give clear idea that SSE does not mean charity, but parity in both – practical SSE activity and Ethical and Solidarity finance. Concretely this has to explain in such comparison. In the case of conventional finance institutions, the goal is to maximize the profit. The Ethical and Solidarity Finance structures are interested not to maximize profit but the organization that receive the money for the project successfully to realize it. Therefore, the Ethical and Solidarity Finance structures create a network. This network means that all possible "friendly organizations and factors are included to support in one or another manner the process of the project realization. The Ethical and Solidarity Finance structures support every

step of the project realization process. It is possible to generalize the functioning of Ethical and Solidarity Finance structures in several terms:

- Main goal – not profit maximization but project successful realization;
- Main principle – active support and participation in project realization;
- Main instrument of support – network creation

Tip 3. Debate practical examples | To present and debate concrete examples of SSE organisations and case studies is a valuable way to promote a more practical way of learning. This includes exploring local/regional/national/European examples, which serve as inspiring stories improving trainees understanding and their motivation/interest. For this trainers should prepare in advance:

- Select examples and case studies directly linked with the module contents
- Do not try to fit examples that aren't clearly related with the module contents, as this creates confusion
- Investigate SSE movements in your area and get to know people and organisations working in the field
- Give priority to local/national examples that trainees can relate to more easily. Invite guests and promote visits whenever possible
- Present as well international/European examples and case studies which are relevant in the context of the training. This is a way to show that the SSE is a growing and diverse movement in Europe and many parts of the world
- If the SSE is not so well developed in your area (and you miss local/national examples), make sure you build meaningful bridges between international/European examples and the trainees' local and cultural context
- Always ensure a clear correspondence between the practical examples/case studies, the inputs that arise from trainees and the training contents you wish to approach
- Use the practical examples and case studies as a means to clarify concepts and terminology;
- Use the examples also to enrich their motivation and inspiration (especially if you miss local examples)- another way is possible;
- Use practical examples in order to help participants to understand better the link between the training and their personal and professional life.

Tip 4. Debate practical examples² | The training will benefit from a trainees centred approach, which means that the program flow should be planned keeping in mind the participants' real experience in the contents addressed. Learning from experience will be a fundamental pillar in the way the training will be facilitated. For this, trainers can design their training programme having in mind the following principles:

- the course/session should be centred on the trainees and their needs
- the trainees should take responsibility for their own learning under each of the modules
- the learning should be connected with individual actions and projects

²Adapted from the Local Social Economy Learning Package (TechNet CEST Transfer project, 2009)

- there should be a connection and balance between theory and practice.

Tip 5. Evaluate your sessions and adapt the intervention | The training sessions should be evaluated by the participants at the end of every day. If it is possible, it is good to have for evaluation other person than the trainer/trainers involved in providing training. In this case, it is possible that the participants to be more opened to offer their feedback. The results of evaluation should be presented to the trainers in real time in order to have opportunity to adapt their content and methodology, according with participant's proposal. It is very important: fo trainers

- to take into consideration, as much as possible, the feedback offered by the participants . If it is not possible to take into account the feedback, it should explain to participants why is not possible or suitable.

Tip 6. Select a training location according with SSE values | If the training is not organised in schools, then it is important to choose a location which is managed by a social enterprise or other non-governmental organisation. If you offered coffee-break or lunch, try to identify social enterprises for this service or use local products, organic or fair-trade products.

3. (RE)SOURCES FOR INSPIRATION

Here we share a list of resources which can be useful for trainers to know more about the topics covered in this module.

<p>https://knowhownonprofit.org/funding/social-investment-1/investment-types</p>	<p>Webpage Mango is and NGO focused on strengthening the financial management and accountability of other NGOs around the world. The Guide Financial Sustainability provide detailed presentation about how to plan the financial sustainability in NGO, describes types of funding, how to build reserves as well the financial strategy.</p>
<p>FOUR PILLARS OF FINANCIAL SUSTAINABILITY http://ve.vhjdvybz.vesrv.com/sites/default/files/documents/fundraising/four-pillars-financial-sustainability-tnc.pdf</p>	<p>Article This publication describes the basic principles of financial sustainability. The main focus is given to 4 pillars (financial and strategic planning, income diversification, sound administration and finance, own income generation).</p>
<p>Manual – A recipe book for social finance http://ec.europa.eu/social/BlobServlet?docId=15079&langId=en</p>	<p>Chapter 2: Create a vision, define your goals and value added - 2.1. Approaches to social investment; this chapter refers to a check list of purposes of social investmente and advantages and disadvantages of social investment Chapter 1-3=Key ingredients of the social investment ecosystem Viable business m odel.</p>

<p>Mission Drift in Microfinance, the influence of institutional and country risk indicators on the trade-off between the financial and social performance of microfinance institutions.</p> <p>https://www.microfinancegateway.org/sites/default/files/mfg-en-paper-mission-drift-in-microfinance-2009.pdf</p>	<p>Article</p>
<p>SOCIAL AND SOLIDARITY FINANCE Tensions, Opportunities and Transformative Potential</p> <p>http://www.ripess.org/wp-content/uploads/2015/06/SSF-SSTC-SSE-UNRISD-ILO-report-on-SSTC-perspectives-.pdf</p>	<p>Article</p>
<p>BRIEF POLICY - Social and Solidarity Finance: Tensions, Opportunities and Transformative Potential. An UNRISD workshop in collaboration with FES and ILO.</p> <p>Event brief n°2 - Simon Gewölb, Marie-Adélaïde Matheï, Joannah Caborn Wengler, July 2015</p> <p>http://www.socioeco.org/bdf_fiche-document-4144_en.html</p>	<p>Social and solidarity finance (SSF)—which includes a range of forms of finance and exchange that pursue a social mission—may offer less volatile, and therefore more sustainable, alternatives. At a time when the development community is deciding how to finance the ambitious post-2015 sustainable development agenda, the potential for SSF to contribute to a more stable financial system that is conducive to sustainable development should not be ignored.</p> <p>ILO dedicated webpage : http://www.ilo.org/pardev/partnerships/south-south/WCMS_371376/lang--en/index.htm</p>
<p>REPORT - Democratic Money and Capital for the Commons. Strategies for Transforming Neoliberal Finance Through Commons-Based Alternatives.</p> <p>By David Bollier and Pat Conaty</p> <p>http://base.socioeco.org/docs/democratic_money_and_capital_for_the_commons_report.pdf</p>	<p>Report on a Commons Strategies Group Workshop in cooperation with the Heinrich Böll Foundation Berlin, Germany 2015</p>
<p>REPORT - Social and Solidarity Economy in Asia: A South-South and triangular cooperation perspective</p> <p>By Benjamin R. Quiñones, Jr. Research coordinated and edited by Anita Amorim, Jürgen Schwettmann and Nuno Tavares-Martins</p> <p>http://www.ilo.org/wcmsp5/groups/public/--dgreports/---</p>	<p>a) Variety of actors b) Sustainable management of the commons Social and Solidarity Economy in Asia: A South-South and triangular cooperation perspective c) Women’s emancipation d) Workers’ collective e) Social and Solidarity Economy and faith f) Sustainable community-based eco-tourism g) Partnership between solidarity-based community enterprises</p>

<p>exrel/documents/publication/wcms_366029.pdf</p>	<p>and professional helping organizations</p> <ul style="list-style-type: none"> • Globalizing Social and Solidarity Economy through fair trade and community supported agriculture • Fair Trade • Community-supported agriculture • Mainstreaming financial inclusion through microfinance • Institutional and financial linkages between self-help groups and banks • Microfinance institutions as social investor and integrator of solidarity-based community enterprise supply chains • Financial inclusion in transition economies • Social performance of microfinance • Building solidarity in and between communities in conflict-affected territories • Fostering cooperation in strengthening value chains of solidarity-based community enterprises
<p>Review of impact assessment methodologies for ethical finance, FEBEA http://www.febea.org/sites/default/files/news/files/review_of_impact_assessment_methodologies_for_ethical_finance_0.pdf</p>	<p>Definition of ethical bank, presentation of actors involved in ethical bank, information about social indicators, example of social and environmental indicators</p>
<p>Solidarity finance: an evolving landscape, Marguerite Mendell and Rocío Nogales https://www.ssc.wisc.edu/~wright/929-utopias-2013/Real%20Utopia%20Readings/Solidarity%20finance.pdf</p>	<p>Definition of solidarity finance, actors of solidarity finance, impact Investment,</p>
<p>http://www.socialimpactinvestment.org/</p>	<p>Short introduction about social impact and social impact investment – duration, 1 min 40 sec</p>

4. **FUTURE ACTIONS: ADVOCATING FOR SSE IN EDUCATION AND TRAINING**

The development of this module is one step to affirm the SSE in IVET curricula. It is also a starting point for a process that needs to mobilize the whole spectrum of relevant stakeholders in the SSE and the IVET ecosystem, in order to develop practical

strategies to advocate for the inclusion of this field of study into general training programmes structures. The following step in the project “Social and Solidarity Economy in Europe: affirming a new paradigm through IVET curricula innovation”

will be to develop:

- Concrete tools to set in motion and improve advocacy activities
- Joint strategies for SSE and IVET organisations to advocate for curricula innovation

- Common strategies at the level of national and European networks for continuous institutional cooperation with different kinds of stakeholders in order to advocate for IVET curricula innovation.

We appreciate your feedback!

If you have any suggestion to improve this document or if you would like to share your experience in implementing this module, please contact info@apdes.pt.

ANNEXES

A. GLOSSARY

Ethical and solidarity finance: a broad area where in various forms of capital (financial and non-financial) are structured in ways that consider and value financial performance, social value creation and the affirmation of solidarity values and principles. This field is mainly animated by financial institutions owned and controlled by their members guided by common principles and values such as the one of cooperatives and associations – like credit unions (democratic control, fairer access to investment, peer to peer financial, etc.)

Ethical and solidarity investment: is where the focus of the investment (financial and non-financial) is on the fuller social, environmental, cultural and economic benefits of an initiative, on the organisation's work and on the health of society as a whole.

Financial and non-financial resources: Is a term covering all resources of an organisation, – including non-financial assets that can be notified in accounting/book keeping, such as the volunteering time dedicated. From an economic perspective financial resources are the part of the organization's assets (property). Sometimes financial resources are referred just as Finance, often with some attributes (such as Business finance, Personal finance, Public finance). Non-financial resources are the resources not related to the money and this kind of resources can assume different forms, for example: time; human resources, knowledge, social network, open source movement, voluntary work, local exchange systems, etc.

Financial instrument: the method of and tool used in providing finance a person or organisation. Financial instruments are constricted by regulation at national and European level, their development is usually lead by banks – and it can include SSE dimension (for example via socially responsible investment such as solidarity saving instruments).

Financial sustainability: theoretically, this financial sustainability will enable us to cover our administrative costs and to prioritize our activities so as to accomplish our missions. The revenues from economic activities and other sources (public funds, donations) cover the cost of economic activities, but also of social mission. Generating a surplus is not prohibited in social solidarity economy.

Mainstream investment: is defined as putting the money to work in order to increase (maximise) the earning potential.

Social capital: Social capital is an important resource and can be used in setting up and developing SSEOs. Social Capital is all of these concrete elements and it evolves through relationships between people and organisations:

- Trust: having relations of trust with people and organisations so that you feel confident and comfortable working with them;
- Reciprocity and mutuality: having the sort of relations with people and organisations which mean that you do something for them without expecting immediate payback; that you help each other out; that you are prepared to work together on schemes of common advantage;
- Social networks: being in touch with a wide range of people and organisations so that you get to know them; to learn to trust them and work together; to give and get information;
- Shared norms of behaviour: realising that you share ideas with others of how things should be done; that you can build a common vision; that you broadly agree on what is acceptable and what is not;

- Sense of commitment and belonging: realising that sharing a commitment to an area or to a group can uncover a shared understanding of issues and lead to a common sense of purpose.

Social economy: in the French/Latin speaking areas, social refers to the type of ownership by individual persons and not by shareholders, functioning on the principle of “one person, one vote”. In the English speaking areas social economy is also known as the “third sector: “social” relates to the purpose or the sector of activity, such as day-care, health, care of the elderly, etc. As such, the third sector is positioned between the private for-profit (businesses) and public (state-led public investments and redistribution processes) sectors. In both definition, cooperatives, mutuals, association and non-profits as well as charities and foundations are included. While Social economy is based on shared principles of cooperation, workers' democratic engagement and environmental sustainability, it is usually part of the Market economy and does not challenge it in a transformative way.

Social enterprise/entrepreneurship: a social enterprise/entrepreneurship is related to “the creation of a social value that is produced in collaboration with people and organisations from the civil society who are engaged in social innovations that usually imply an economic activity”. They are for-profit or non-profit organisations acting on a market and providers of welfare services, seeking social impact of their actions and activities, applying commercial strategies that include social value.

Social finance: may be understood as a broad area Where in various forms of capital are structured in ways that consider and value both financial performance and social value creation. Social finance or social investment should have the following characteristics:

- Is at least nominally repayable;
- Pursues an accountable social, cultural or environmental purpose;
- Is autonomous of the state;
- Has the mission of the investee as the principle beneficiary of any investment;
- Is transparent about assessing, measuring and reporting the social impact it seeks to create;
- Is structured to create financial value or organisational or community capacity over time, e.g. by helping the investee invest in growth, acquire an asset, strengthen management, generate income and/or make savings, and by providing wider non-financial support;
- Is inclusive.

Social impact: the social benefit derived from the activities of a social purpose organisation. There are more definitions regarding social impact or social value, as:

- By social impact, we mean any of the great variety of changes in physiological states and cognitions and beliefs, values and behaviour human or animal, as a result of the real, implied, or imagined presence or actions of other individuals. (Latané, 1981);
- By social impact we mean the consequences to human populations of any public or private actions that alter the ways in which people live, work, play, relate to one another, organize to meet their needs and generally act as a member of society. To the norms, values, and beliefs that guide and rationalize their cognition of themselves and society. (Burdge & Vanclay, 1996) ;
- Social value is created when resources, inputs, processes or combined to generate improvements in the lives of individuals or society as a whole. (Emerson et al., 2000)

Social solidarity economy organisation (SSEO): SSE Organisations act according to the following criteria:

- 1) Economic activity
- 2) Social/societal objective (including social, cultural, ecological objectives)
- 3) Citizens' initiative and participative structure
- 4) For social profit (not for private gain)

Social solidarity economy (SSE): While especially in francophone countries the term "Economie Sociale et Solidaire" is equated to the social economy (and sometimes to social business), mainly in its institutional recognition, RIPESS uses Social Solidarity Economy to join the two approaches as a political, social and institutional movement including different economic approaches from organisations seeking social value and repairing Market economy damages, to initiatives seeking a more radical socio-economic change. It includes non-profit organisations, for-benefit enterprises and informal economic initiatives, by their explicit economic, social and environmental objectives as well as various forms of collaborative, associative and solidarity relations.

Solidarity economy: Solidarity economy gathers transformative citizen-led initiatives understanding economy as a space of social relationships based on solidarity, human and Earth rights, self-determination, mutuality and cooperation. Solidarity initiatives are seeking to democratise economy and participate strengthening social, economic, and environmental justice. SE is not a sector of the economy, but a transversal approach that includes initiatives in all sectors, sharing a broad set of values contrasting with the dominant Market economy, such as cooperation vs competition, mutual support and solidarity vs individualism, horizontal organisation and democratic decision making. vs hierarchy and centralized structures. It is an attempt towards solidarity-based practices of production, exchange and consumption that generate livelihoods while implementing democratic principles and fundamental rights for common well-being.

Value-based banks (social banks): banks and banking cooperatives with a shared mission to use finance to deliver sustainable economic, social and environmental development.

B. CASE STUDIES

Here we gather examples of ethical/solidarity/social finance, illustrating with concrete examples of initiatives/organisations who are responding in an innovative way in this field. These case studies can be used as a training material.

Ethical and Solidarity Financing and Resources – an example from Portugal

FESCOOP – Co-operative for the Development of Ethical and Solidarity Finance

In Portugal the movement for ethical and solidarity finance is still at an early stage of development. The 1st and 2nd Forums on Ethical and Solidarity Finance were held in 2015 and 2016, gathering citizens and organisations with an interest in building financial instruments to foster an economy at the service of people and the planet. The Forums were an important step to raise awareness and build trust relations among people, through conferences, debates and show of national and international initiatives, with transformative potential within ethical and solidarity principles. In 2017 FESCOOP was created gathering more than 80 citizens and organizations who wish to promote the development of ethical and solidarity finance in Portugal.

What is FESCOOP?

FESCOOP is a cooperative gathering non-profit civil society organisations, businesses and people from different areas and skills background, with intervention in different civil society projects. Its main aim is to make ethical and social funding accessible to:

- Social and/or traditionally excluded sectors;
- Indebted households and businesses;
- Social sector organisations;
- Entrepreneurial projects and jobs creation.

Which are the principles of FESCOOP?

- **Transparency** – The right for borrowers to know which investments are made with their money and what are resultant impacts;
- **Justice** – Creating solutions to social problems and recovering the social value of money;
- **Solidarity and Cooperation** – Making bridges, partnerships and links between people, organizations and territories;
- **Sustainability** – Social and environmental responsibility as a key criterion, as opposed to the mainstream profit for profit;
- **Democratic Governance** – members of the cooperative participate in the decision making processes following the principle one member one vote.

At the moment FESCOOP is developing its internal structure as a cooperative and mobilizing more members who want to support its mission. It aims to affirm itself as a **Platform for Ethical Banking and Finance in Portugal**, with the following objectives:

- Develop a vast ecosystem at the service of people and communities;
- Develop a network of Territorial Intervention Groups (GITs) in the economic, social, environmental and cultural areas;
- Create transparent and self-serving financial instruments;
- Support and invest in entities that operate in the social and solidarity economy;
- Implement solutions to rescue the debt burden of families and micro, small and medium enterprises, associations and cooperatives;
- Promote social impact projects;
- Promote entrepreneurship with social responsibility and generating new jobs;
 - Raise resources to put them at the service of people and communities;
 - Provide added value services to members of the ecosystem.



For more information:

Webpage www.fescoop.org

E-mail info@fescoop.org

Ethical and solidarity financing and resources – an example from Romania

ASAT for a culture of solidarity

ASAT is an ethical initiative which helps small producers to access the market and to receive a fair price for their production. ASAT is also an important tool to promote a sustainable production model and biodiversity.

Body text (explaining the 5 ws)

ASAT- Association for sustaining peasant agriculture is a solidarity partnership between a small producer and a group of consumers which contract the production for one year. ASAT is part of community supported agriculture sector and promotes a sustainable development for small producers.

The consumers sign a contract with the producer for one year and they pay an advance (pre-payment) when they sign the contract. The money is used by the producer to prepare the productions for the next year (buy seeds, pay workers, realise some investments).

Giving the fact that the producers involved in ASAT are small producers, they would have difficulties to access the financial loans from banks or to advance money for these costs.

The consumers involved in these partnerships receive weekly equal vegetables baskets (grown in ecological conditions). The vegetables are distributed in a common distribution place and consumers volunteer to organise the distributions.

Producers decided to be part of this initiative in order to develop direct relations with consumers, which are more aware of the importance of natural farming and willing to develop a sustainable relationship and share the risks.

The consumers pay an ethical price for their vegetables, but also share other important resources with the producer and with the other consumers of their buying group (time to organise distribution; competences and knowledge for communication and administrative issues). Together, they develop a community.

The initiative started in 2008 in Western part of Romania (Timișoara); now this is developed in other 5 cities with the support of volunteers, called ASAT dynamisers.

For more information:

Name and address of organisation:

ASAT-Asociația pentru Susținerea Agriculturii Țărănești

Webpage/FB of the initiative:

www.asatromania.ro

<https://www.facebook.com/AsociatiaASAT/>

Link to a video (if it exists)

<https://www.facebook.com/AsociatiaASAT/videos/570554309622139/>

The short film (25 minutes) is also translated in English.

Ethical and solidarity financing and resources – an example from Bulgaria

National Bulgarian University "Third Age"

According to the Founding Act ASSOCIATION NATIONAL BULGARIAN UNIVERSITY "THIRD AGE" as a non-profit organization for socially useful activity is established to unite the efforts of physical and juridical persons from the country and abroad to achieve the goals and tasks specified in the Constitutive Act – to help elderly people to overcome isolation through educational and cultural activity

✓ **What** happens? Communicating useful information and creating the necessary skills of the "third age" people; Sharing interesting knowledge and realizing a hobby; Socialization of people in the so-called "Silver age" by forming conditions and setting for active life.

✓ **Who** is involved? "Silver age" people

✓ **Where** does it take place? Bulgaria, Sofia

✓ **When** does it take place? Periodically realized events

✓ **Why** does it happen? To help elderly people to overcome isolation through educational and cultural activity



Moto of NBU 3-d Age: Semper juvenes! (Always young!)

For more information:

- ✓ National Bulgarian University "Third Age", Bull. Hristo Botev 77a, floor 3, Sofia1303
- ✓ **Webpage**/FB of the initiative <http://www.nbu3age.org/>

Ethical and solidarity financing and resources – an example from Greece

PROSKALO



ΠΡΩ.Σ.Κ.ΑΛ.Ο.

Πρωτοβουλία Συνεργασίας για την Κοινωνική και Αλληλέγγυα Οικονομία

Cooperation Initiative for the Social and Solidarity Economy

PROSKALO is a non-profit civil society founded on 2011 in the city of Thessaloniki, in Greece.

PROSKALO works to promote social solidarity economy and direct democracy in various sectors and especially in fields like water, food, energy, waste management, education etc.

The Cooperation Initiative for the Social and Solidarity Economy aims to contribute to formulating a public discourse, and to activate a social act in the form of a social, environmental, political and ideological Action Plan that gives perspective and hope. This will lead us out of the crisis in a social and just way, because:

1. On an economic level, it organizes the production and economy in a way that rejects the failed models of capitalism, and "non-existent socialism", in combining collective ownership with incentives to individuals.
2. On a social level, it advocates equality, social justice and solidarity, individual and collective freedoms.

3. On an environmental level, it promotes environmentally friendly practices, and values for the harmonious coexistence of man and nature.
4. On a political level, it combines representative with direct democracy and ensures the popular control in collective decision making.
5. On a cultural level, it creates conditions for the personality to flourish in a way that allows change to the benefit of everyone.

In short, an Action Plan which aims to establish a comprehensive system of work, consumption and life that will lead to the social liberation of man on a sustainable planet.

- On 2012, PROSKALO created the **Consumer social Cooperative** of Thessaloniki 'BioCoop'
- On 2013, PROSKALO created the **People's University of Social Solidarity Economy**
- Since 2011, PROSKALO participates to "**Initiative 136**", which works against water privatisation and for the cooperative management of the Thessaloniki water and sanitation
- Since 2011, PROSKALO participates to "**Initiative for the social management of waste**", which works against waste management privatisation and for the social management of municipal waste (through cooperatives etc)
- Since 2013, PROSKALO participates to "**Open network for the direct distribution of products in Thessaloniki**" (a network of 16 organizations)

PROSKALO also supports actively the following:

- **"Solidarity initiative for the VIOME self-management by the workers"**
- "KOINO" - A network of services and products exchange (without euro) based on the city of Thessaloniki
- **"Alternative Festival of Social and Solidarity Economy"**

For more information :

http://www.proskalo.net/2011/05/blog-post_25.html

Ethical and Solidarity Financing and Resources – an example from Italy

MAG Firenze – Cooperativa Finanziaria mutualistica e autogestita

MAG Firenze is a **financial cooperative** born in 2012 from the experiences of other MAG (Mutua Auto Gestione – Mutual Self-Management), which have been active in Italy since 1978.

It operates at a local level: it supports micro-credit groups and finances economic realities that work in the areas of social solidarity economy, social integration and environmental sustainability.

MAG Firenze wants to be a concrete and **radical alternative to the ordinary banking system** and wants to be a tool for redistributive justice.

It is based on the following fundamental principles:

- People are more important than money;
- No financial speculation: "You cannot make any money from money";
- Redistributive justice: "If you have, you have to give".
- How does it work?
- MAG' s partners annually subscribe a membership fee (self-payment);
- It operates through Territorial Nodes (groups of volunteers);
- It finances projects and economic realities that have no individual profit or accumulation, but are oriented towards collective benefit and well-being;
- The shareholders' meeting evaluates the projects to be funded and chooses on the basis of the consensus method;
- **Zero interest rate:** who receives funding should return an amount equal to the amount

received, and only has to pay the costs of managing the loan itself;

- Assets are not required to apply for funding: mutual funders and sponsored partners must have a mutual liability relationship (relational guarantees).

Actually MAG Firenze has **958 members** and **€700.500,00 of social capital** (at December 2016). Since 2014 to 2017 MAG Firenze has funded 15 SSE experiences with loans ranging from €3,000 to €30,000.



For more information:

- ✓ **Headquarters**
[Piazza Ilaria Alpi e Miran Hrovatin, 2](#) 50145 – Firenze
 Tel. +39-055.373737
 e-mail: info@magfirenze.it

Ethical and solidarity financing and resources – an example from Germany

TRIAS: a social foundation supporting acquisition of land and housing

The Stiftung trias was established in response to the difficulties seen - over and over again - with community groups and housing projects trying to obtaining financing from conventional as well as ethical banks. The trias Foundation wanted to primarily work on solving such fundamental problems, rather than 'simply' developing additional CoHousing projects.

- What happens?
 With the help of donations and low-cost loans, the Foundation acquires land that it then makes available to housing projects via a ground lease contract (Erbpacht). This enables the Foundation to build up assets and income, in turn making it possible to support new projects. Further capital is acquired through inheritances bequeathed to the foundation. With these strategies trias functions much like a revolving fund.
- Who is involved?
 Trias is acting as a non-profit organisation. Its financial knowledge, a very intensively maintained network and steady acquisition of significant funds are however entrepreneurial. We are certain that – if we could convince more people to take a step out of the classical economy and instead use their professional abilities to work for an alternative social economy, they could manage much more.
- Where does it take place?
 In the whole of Germany, e.g. Berlin, Munich etc.
- When does it take place?
 Since 2002; people or organizations can apply and may receive support from TRIAS.
- Why does it happen?
 In order to support NPOs and social enterprises in acquiring housing or land for their activities.

Trias as owner of the land and building leases to the social enterprise Ex-Rotaprint.

For more information:
 Stiftung trias, Martin Luther Strasse 1, 45525 Hattingen (Ruhr)
http://www.stiftung-trias.de/uploads/media/trias_introduction_landlease_June2013_01.pdf

Ethical and solidarity financing and resources – an example from Spain

Coop 57- Ethical and solitary financial services

Founded in 1996, the Coop 57 co-operative offers financial services and aims to promote a financial model based on ethics and solidarity that represent an alternative to the traditional bank system. Coop 57 finances social solidarity economy projects that contribute to a positive social transformation. It's a democratic organization with self-governance and cooperative principles.

What – Coop 57 works in 3 main dimensions: cooperative action, Social and Solidarity economy and ethical finances. It's activity is based on 6 principles:

- 1) **Coherence** between the financed project and the social values and ethical principles (sectors or activities which damage environment or are against human rights).
- 2) **Consistency**: pursuing not profit maximization but maximum social benefit with financial viability.
- 3) **Participation** and **responsibility** of the members.
- 4) **Transparency** in the process and management of the structure.
- 5) **Solidarity** between the members
- 6) **Thinking** about the ethical behaviours and collective concept.

Who – Coop 57 doesn't have customers but only members. The financial resources come mainly from its members. There are two types of membership:

- Legal entities of the SSE (cooperatives, associations, foundations, etc.)
- Individuals

Where – Coop 57 works through a horizontal network in six different territorial areas: Andalucia, Aragon, Atalunya, Euskal Herria, Galiza and Madrid. Each area has its own structures with its own decision making bodies.

It is not a credit union, since individuals can only deposit their savings, and cannot access banking services. Indeed, the purpose of individual savings is to finance solidarity economy projects with a social impact. Legal entities, however, can both contribute funds and receive funding. The two kinds of members are collectively the owners of Coop 57 and as such they can participate in assemblies. They can, all together, decide the important issues and lines of work of the cooperative. It's a practical case of economic democracy experimentation.

Why – This proximity to the social base is what allows, on the one hand, to guarantee an effective social control of the financial institution and, on the other hand, to strengthen the local social and neighbourhood ties. It allows to build collectively socio-economic alternatives that help to overcome the current crisis in Spain.

Today Coop 57 supports 760 legal entities and has 3 633 social collaborators (members who contribute with social capital) in different parts of Spain, with an overall contribution of 32 million euros and annual loans of 14 million euros.



For more information:

✓ **Address:** Coop 57 - Adress: Premià, 15, Bajos, 08014, Barcelona

Email: coop57@coop57.coop

Telephone : +34 93 268 29 49

✓ **Facebook:** <https://www.facebook.com/lacoop57/Bibliogra>

✓ **Website:** <https://www.coop57.coop/es>

link to a resource: Raimon GASSIOT BALLBÈ, Las finanzas éticas como instrumento al servicio de la economía solidaria. La experiencia de Coop57, Cuadernos de Trabajo Social, ISSN: 0214-0314 Vol. 26-1 (2013) 75-84 http://dx.doi.org/10.5209/rev_CUTS.2013.v26.n1.40596

C. EXAMPLES FOR TRAINERS

These examples serve as inspiration. It is not mandatory that trainers follow these in a strict way. Trainers shall adapt contents and the methodologies according to their experiences and national/regional/local contexts.

Name of the session	Duration	Description	Resources
Getting to know each other (<i>this section is not necessary if all the participants were involved in the previous modules in the same group</i>). In this case, the trainer can use the time for another activity.	1h30	Presentation of each participant to understand their current profession ; experience in SSE organisations; why they want to participate in this training; their expectations; how they use the learning outcomes in their study or work.	Logistics: Laptop, video projector, flipchart, postit, marker, pens, badges, internet conection; PowerPoint Presentation
Intro to the SSF and module 3	1h30	<p>Power point – presentation of the project, the objectives of the training and the program – 10 minutes;</p> <p>Discussion: establish the main rules of interaction for training sessions with the participants (<i>respect the program, using of telephones, pauses, dialogue</i>)– 5 minutes;</p> <p>Exercise: lets find your expectations for training session! Each participant is invited to write the main 3 expectations and 3 things to be avoided during the training sessions. The results will be discussed with all participants – 15 minutes.</p> <p>Introduction into thematics – necessity for an alternative economy and financial model Movie: <i>Triodos Bank in One</i>: 1 minute</p> <p>Debriefing: 15 minutes</p> <p>Power point – discuss the relation between economic activities and financial system 25 minutes</p> <p>Questions and answers: 15 minutes</p>	Logistics: Laptop, video projector, flipchart, postit, marker, pens, badges, internet conection; Materials: PP, short film

<p>Clarification of the key concepts, important to understand social and solidarity economy</p>	<p>1h30</p>	<p>Individual exercise: the trainer prepare a list of questions regarding key concepts related to social solidarity economy. Each participant have to select a question and prepare an answer. The trainer and other participants could have intervenions (make corections, giving more exemples, etc). The role of exercise is to fix some concepts, involving participants: 50 minutes</p> <p>Case study: the trainer will present an initiative from social and solidarity economy and the participants have the role to identify if the values and principles of social solidarity economy are respected: 40 minutes</p>	<p>Logistics: Laptop, video projector, flipchart, postit, marker, pens. Materials: individual exercise, case study</p>
<p>What type of resources Social and Solidarity Economy needs: Examples of financial resources Example of non-financial resources The importance of a mix of resources</p>	<p>1h30</p>	<p>Brainstorming – what kind of ressources can be used by SSE organisations in order to achieve their mission? Participants will be encouraged to express their ideas: 10 minutes</p> <p>Power point: definition of some economic concepts costs, revenue, income, net profit – 15 minutes</p> <p>Exercise: present an exemple of social enterprise and their costs and revenues. The participants will have the task to calculate the lost/profit of the activity. They will work in 2-3 groups: 30 minutes</p> <p>Power point and discussions with the participants: main benefits and constrains for different type of ressources, puting in evidence the importance of mix of ressources for financial sustenability, the correlation between resources and the stage of developing for a social business,etc,25 minutes</p> <p>Example: present an initiative which use a diversity of non-financial ressources: 15 minutes</p>	<p>Logistics: laptop, video projector, flipchart, postit, markers Materials: exercise, power point,</p>
<p>Coherence between the mission, needs and necessary resources for social solidarity economy organisations</p>	<p>1h30</p>	<p>Power point: definition of the mission,vision, action, results and ressources with some exemples: 15 minutes</p> <p>Group exercise: <i>Building strategy to access financial and non-financial ressources for your social enterprise!</i>: 45 minutes</p> <p>The participants will be split into 2 groups. Each group will have the responsibility to set up a social enterprise. They have to define: vision, mission, main activities, beneficieries, clinets/costumers, results (economic and social results), type of ressources needed, strategies to obtaining ressources.</p> <p>Presentation and discussions: <i>each group will present their results. The participants will have the chance to put questions or make some observations:</i> 30 minutes</p>	<p>Laptop, projector, Flipchart sheets, tape, markers Materials : PP, group exercise</p>

<p>The role of money and the main characteristic of financial mainstream system Reflection of the day</p>	<p>1h 30</p>	<p>The conventional financial system is dedicated to an economy of exploitation and extraction. It is chiefly about the extraction of economic rent.</p> <p>The transformation of money from a social relationship into an interest-bearing asset (i.e., a commodity that can be bought and sold), is the foundation of financial markets.</p> <p>A diversity of financial instruments, and therefore of markets (money, bonds, stocks, derivatives etc.), exist as an interlocked system of the "financial economy."</p>	<p>Logistics: Laptop, video projector, flipchart, postit, marker, pens, badges, internet conection; PowerPoint Presentation</p>
<p>Ethical and Solidarity Finance: What is it? Why do it ?</p>	<p>1h30</p>	<p>Power point: presentation of the sessions and the main objectives of the day 10 minutes</p> <p>Exercise: each participant is asked to present an idea from the previous training day: 5 minutes</p> <p>Brain storming: the participants are invited to answer what they think that ethical and solidarity finance means: 15 minutes</p> <p>Power point: definition of ESF, the role of ESF, principles, beneficiaries of ESF: 30 minutes</p> <p>Group exercise: the participants will be split in 3 groups and they will recieve different sentences regarding ESF. They will have the task to discuss among them about the idea expressed in their sentence and give new inputs: 30 minutes</p>	<p>Logistic: Laptop, projector, Flipchart sheets, tape, markers Material: PP, exercise</p>
<p><i>Building strategy to access financial and non-financial ressources for your social enterprise!</i></p>	<p>1h30</p>	<p>The participants will continue their working group in order to set up a plan for social enterprise.</p>	
<p>The main difference between financial mainstream system and ethical and solidarity finance system (values and principles)</p>	<p>1h30</p>	<p>Power point: present and explain the diferences between financial mainstream system and ESF with exemples: 30 minutes</p> <p>Exercise: the participants will be split into 2 groups. They will have the task to describe 2 different actors- a traditional bank and an ethical bank. They will have acces to internet. They have to answer to some questions prepared in advance by trainer. Each group will present their work: 60 minutes</p>	<p>Logistic: laptop, projector, Flipchart sheets, tape, markers Material: PP and exercise.</p>
<p>Meeting with an expert</p>	<p>1h30</p>	<p>Presentation and questions from the participants</p>	

Examples of ethical and solidarity finance instruments Reflection of the day	1 h30	If credit and risk need to be reconceptualized to serve the commons, such instruments like social banking, sometimes known as “ethical banking” or “sustainable banking,” is a familiar, important credit alternative. Ethical banks are actively concerned with the social and environmental impact of their loans, and therefore focus on borrowers associated with the fair trade movement, corporate social responsibility, local businesses, and other social concerns.	Logistics: Laptop, video projector, flipchart, postit, marker, pens, badges, internet conection; PowerPoint Presentation
Main spheres of the environment that affect social services	1h30	The environment that affect social service is possible to express by several important terms: Innovations; Information Technology Social Network	
Actors involved in ethical and solidarity finance	1h30	Among the actors involved in ethical and solidarity finance must be mentioned: Social banking Public Banks Crowdfunding for the Commons Enspiral and Commons-based Virtual Banking New Organizational Forms for Cooperative Accumulation	
Filed visit	3 h	Visit a local initiative	
Summary of the main concepts related to social and solidarity economy	1h30	The participants are split into 3-4 homogeneous groups (according with their familiarity with the thematic of SSF). Each group will receive 3-4 questions to ansewer (from less dificult to more difficult) and their answers will be presented among all the participants.The composition of the group will be prepared in advance by the trainer, also the questions.	Materials: Questions for each group
Finalise your business model	1h30	Power point: the trainer will made a short summary about the main factors which can contribute to the success for a SSE initiatives: 30 minutes 1. Define the mission, vision and activities – know the problems that you want to solve; 2. Define the business model (feasibility study); 3. Identify the resources you need; 4. Understand how can use the resources to obtain the results and social impact; 5. Prioritise activities; 6. Define your success indicators and tools to measure.	Laptop, projector, Flipchart sheets, tape, markers

		Group exercise: the participants are split into 2 groups and they are asked to finish their exercise <i>Building strategy to access financial and non-financial resources for your social enterprise</i> using the information gained: 60 minutes.	
Presentation of the business model	1h30	Each group will have 30 minutes to present their business model. The trainers will offer feedback to the participants and discuss some ideas with them(30 minutes)	
Questions and answers	1h30	Participants will have the possibility to ask some questions regarding issues which are not sufficiently presented or they want to find more information	
Evaluation of the training module	1h30		
TOTAL	30h		

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